Wellpoint Essential Silver 3500 Adult Dental/Vision (\$0 Virtual PCP + \$0 Select Drugs + Incentives)

The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) will be provided separately. This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, <a href="https://eoc.wellpoint.com/eocdps/849XIND01012025">https://eoc.wellpoint.com/eocdps/849XIND01012025</a>. For general definitions of common terms, such as <u>allowed amount</u>, <u>balance billing</u>, <u>coinsurance</u>, <u>copayment</u>, <u>deductible</u>, <u>provider</u>, or other <u>underlined</u> terms, see the Glossary. You can view the Glossary at <u>www.healthcare.gov/sbc-glossary/</u> or call (833) 476-1459 to request a copy.

Important Questions	Answers	Why This Matters:
What is the overall deductible?	\$3,500/person or \$7,000/family for In-Network Providers.	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member
		must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services	Yes. Primary Care. Specialist	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount.
covered before you	Visit. <u>Preventive Care</u> . Certain	But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive</u>
meet your <u>deductible?</u>	<u>Prescription Drugs</u> . Vision. For	services without cost sharing and before you meet your deductible. See a list of covered
	more information see below.	preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/.
Are there other	No.	You don't have to meet <u>deductibles</u> for specific services.
<u>deductibles</u> for		
specific services?		
What is the out-of-	\$9,200/person or \$18,400/family	The out-of-pocket limit is the most you could pay in a year for covered services. If you have
pocket limit for this	for In-Network Providers.	other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the
plan?		overall family <u>out-of-pocket limit</u> has been met.
What is not included	Premiums, balance-billing	Even though you pay these expenses, they don't count toward the out-of-pocket limit.
in the <u>out-of-pocket</u>	charges, and health care this <u>plan</u>	
<u>limit</u> ?	doesn't cover.	
Will you pay less if	Yes. See	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's</u>
you use a <u>network</u>	www.wellpoint.com/find-	network. You will pay the most if you use an Out-of-Network Provider, and you might
provider?	care/?alphaprefix=3322	receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your
	or call (833) 476-1459 for a list of	<u>plan</u> pays ( <u>balance billing</u> ). Be aware, your <u>network provider</u> might use an <u>Out-of-Network</u>
	network providers. Costs may	<u>Provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get
	vary by site of service and how	services.
	the <u>provider</u> bills.	

Do you need a referral	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .
to see a specialist?		

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All **copayment** and **coinsurance** costs shown in this chart are after your **deductible** has been met, if a **deductible** applies.

			What You Will Pay		
Common Medical Event	Services You May Need	Level 1 Pharmacy- RX Only (You will pay the least)	In-Network Provider (You will pay more)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Primary care visit to treat an injury or illness	Not Applicable	\$25/visit, deductible does not apply	Not covered	Virtual visits (Telehealth) benefits available.
If you visit a health care provider's office	<u>Specialist</u> visit	Not Applicable	\$80/visit, deductible does not apply	Not covered	Virtual visits (Telehealth) benefits available.
or clinic	Preventive care/screening/ immunization	Not Applicable	No charge	Not covered	You may have to pay for services that aren't preventive. Ask your provider if the services needed are preventive. Then check what your plan will pay for.
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	Not Applicable	20% coinsurance	Not covered	none
•	Imaging (CT/PET scans, MRIs)	Not Applicable	20% coinsurance	Not covered	none
If you need drugs to treat your illness or condition More information about prescription	Typically Generic (Tier 1)	\$5/prescription, deductible does not apply (retail) and \$15/prescription, deductible does not apply (home delivery)	\$20/prescription, deductible does not apply (retail only)	Not covered (retail and home delivery)	For more information, refer to "Select Drug List" at
drug coverage is available at <a href="https://www.wellpoint.com/pharmacy/drug-list-formulary">https://www.wellpoint.com/pharmacy/drug-list-formulary</a>	Typically Preferred Brand & Non-Preferred Generic Drugs (Tier 2)	\$40/prescription, deductible does not apply (retail) and \$120/prescription, deductible does not apply (home delivery)	\$55/prescription, deductible does not apply (retail only)	Not covered (retail and home delivery)	https://www.wellpoint.com/pha rmacy/drug-list-formulary *See Prescription Drug section.

<sup>\*</sup> For more information about limitations and exceptions, see the <u>plan</u> or policy document at <a href="https://eoc.wellpoint.com/eocdps/849XIND01012025">https://eoc.wellpoint.com/eocdps/849XIND01012025</a>.

	What You Will Pay				
Common Medical Event	Services You May Need	Level 1 Pharmacy- RX Only (You will pay the least)	In-Network Provider (You will pay more)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Typically Non-Preferred Brand and Generic drugs (Tier 3)	35% <u>coinsurance</u> (retail and home delivery)	50% <u>coinsurance</u> (retail only)	Not covered (retail and home delivery)	
	Typically Preferred <u>Specialty</u> (brand and generic) (Tier 4)	50% <u>coinsurance</u> (retail and home delivery)	60% <u>coinsurance</u> (retail only)	Not covered (retail and home delivery)	
outpatient	Facility fee (e.g., ambulatory surgery center)	Not Applicable	20% coinsurance	Not covered	none
surgery	Physician/surgeon fees	Not Applicable	20% <u>coinsurance</u>	Not covered	none
	Emergency room care	Not Applicable	\$500/visit, then 40% coinsurance	Covered as In- <u>Network</u>	Copayment waived if admitted.
	Emergency medical transportation	Not Applicable	20% <u>coinsurance</u>	Covered as In- <u>Network</u>	Non-emergency <u>Out-of-</u> <u>Network</u> Ambulance Services are limited to \$50,000 per trip.
	Urgent care	Not Applicable	\$60/visit, deductible does not apply	Covered as In- <u>Network</u>	none
If you have a	Facility fee (e.g., hospital room)	Not Applicable	\$500/admission, then 40% <u>coinsurance</u>	Not covered	none
hospital stay	Physician/surgeon fees	Not Applicable	20% <u>coinsurance</u>	Not covered	40% <u>coinsurance</u> for Inpatient Anesthesia and Inpatient Physician <u>Preferred Network</u> <u>Providers</u> .
If you need mental health, behavioral health, or substance	Outpatient services	Not Applicable	Office Visit 20% coinsurance, deductible does not apply Other Outpatient 20% coinsurance	Office Visit Not covered Other Outpatient Not covered	Office Visit Virtual visits (Telehealth) benefits available. Other Outpatientnone
abuse services	Inpatient services	Not Applicable	\$500/admission, then 40% <u>coinsurance</u>	Not covered	none
If you are	Office visits	Not Applicable	No charge	Not covered	Cost sharing does not apply for

<sup>\*</sup> For more information about limitations and exceptions, see the <u>plan</u> or policy document at <a href="https://eoc.wellpoint.com/eocdps/849XIND01012025">https://eoc.wellpoint.com/eocdps/849XIND01012025</a>.

			What You Will Pay		
Common Medical Event	Services You May Need	Level 1 Pharmacy- RX Only (You will pay the least)	In-Network Provider (You will pay more)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
pregnant	Childbirth/delivery professional services	Not Applicable	20% coinsurance	Not covered	<u>preventive</u> <u>services</u> . Maternity care may include tests and
	Childbirth/delivery facility services	Not Applicable	\$500/admission, then 40% <u>coinsurance</u>	Not covered	services described elsewhere in the SBC (i.e., ultrasound).
	Home health care	Not Applicable	40% <u>coinsurance</u>	Not covered	20 visits/year for In- <u>Network</u> <u>Providers</u> .
TC 1 11	Rehabilitation services	Not Applicable	20% coinsurance	Not covered	*See Therapy Services section.
If you need help	Habilitation services	Not Applicable	20% coinsurance	Not covered	"See Therapy Services section.
recovering or have other special health needs	Skilled nursing care	Not Applicable	40% coinsurance	Not covered	60 days/year for skilled nursing services for In-Network Providers.
necus	Durable medical equipment	Not Applicable	20% coinsurance	Not covered	*See <u>Durable Medical</u> <u>Equipment</u> section.
	Hospice services	Not Applicable	20% coinsurance	Not covered	none
If your child	Children's eye exam	Not Applicable	No charge	Not covered	*See Vision Services section.
needs dental or	Children's glasses	Not Applicable	No charge	Not covered	See vision services section.
eye care	Children's dental check-up	Not covered	Not covered	Not covered	none

#### **Excluded Services & Other Covered Services:**

# Services Your <u>Plan</u> Generally Does NOT Cover (Check your policy or <u>plan</u> document for more information and a list of any other excluded services.)

- Abortion (except in cases of rape, incest, or when the life of the mother is endangered)
- Children's dental check-up
- Infertility treatment
- Private-duty nursing

- Acupuncture
- Cosmetic surgery
- Long-term care
- Routine foot care unless you have been diagnosed with diabetes
- Bariatric surgery
- Hearing aids
- Non-emergency care when traveling outside the U.S.
- Weight loss programs

## Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your <u>plan</u> document.)

- Chiropractic care 35 visits/year combined with all other therapies
- Dental care (Adult)

Routine eye care (Adult) 1 exam/benefit period

<sup>\*</sup> For more information about limitations and exceptions, see the plan or policy document at <a href="https://eoc.wellpoint.com/eocdps/849XIND01012025">https://eoc.wellpoint.com/eocdps/849XIND01012025</a>.

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: Office of Insurance Regulation, 200 East Gaines Street, Tallahassee, FL 32299, (850)413-3140, or contact Wellpoint at the number on the back of your ID card. Other coverage options may be available to you, too, including buying individual insurance coverage through the <a href="Health Insurance Marketplace">Health Insurance Marketplace</a>. For more information about the <a href="Marketplace">Marketplace</a>, visit <a href="hwww.HealthCare.gov">www.HealthCare.gov</a> or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your <u>plan</u> for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your <u>plan</u> documents also provide complete information on how to submit a <u>claim</u>, <u>appeal</u>, or a <u>grievance</u> for any reason to your <u>plan</u>. For more information about your rights, this notice, or assistance, contact:

ATTN: Appeals P.O. Box 105568, Atlanta, GA 30348-5568

Office of Insurance Regulation, 200 East Gaines Street, Tallahassee, FL 32299, (850)413-3140

#### Does this plan provide Minimum Essential Coverage? Yes.

Minimum Essential Coverage generally includes plans, health insurance available through the Marketplace or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

#### Does this plan meet the Minimum Value Standards? Not Applicable.

If your plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the Marketplace.

To see examples of how this <u>plan</u> might cover costs for a sample medical situation, see the next section.

#### About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of how this plan might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your providers charge, and many other factors. Focus on the costsharing amounts (deductibles, copayments and coinsurance) and excluded services under the plan. Use this information to compare the portion of costs you might pay under different health plans. Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby
(9 months of in-network pre-natal care and a
hospital delivery)

## Managing Joe's Type 2 Diabetes (a year of routine in-network care of a wellcontrolled condition)

### Mia's Simple Fracture (in-network emergency room visit and follow up care)

■ The plan's overall deductible	\$3,500
Specialist copayment	\$80
Hospital (facility) coinsurance	40%
Other coinsurance	20%

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■ Hospital (facility) coinsurance	40%
Other coinsurance	20%

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Specialist copayment	\$80
Hospital (facility) coinsurance	40%
Other coinsurance	20%

#### This EXAMPLE event includes services like:

Specialist office visits (prenatal care) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services Diagnostic tests (ultrasounds and blood work) Specialist visit (anesthesia)

#### This EXAMPLE event includes services like:

Primary care physician office visits (including disease education)

Diagnostic tests (blood work)

Total Example Cost

Prescription drugs

Durable medical equipment (glucose meter)

In this example, Ioe would pay:

#### This EXAMPLE event includes services like:

Emergency room care (including medical supplies) Diagnostic test (x-ray)

Durable medical equipment (crutches)

**Total Example Cost** 

Rehabilitation services (physical therapy)

#### **Total Example Cost** \$12,700

In this example, Peg would pay:		In this ex
Cost Sharing		
<u>Deductibles</u>	\$3,500	Deductib
<u>Copayments</u>	\$10	Copayme
<u>Coinsurance</u>	\$3,500	Coinsura
What isn't covered		
Limits or exclusions	\$60	Limits or
The total Peg would pay is	\$7,070	The tota

Total Example Cost	\$5,600

Cost Sharing	
<u>Deductibles</u>	\$100
<u>Copayments</u>	\$1,500
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$20
The total Joe would pay is	\$1,620

In this example, Mia would pay:	
Cost Sharing	
<u>Deductibles</u>	\$2,500
Copayments	\$200
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$2,700

\$2,800

(TTY/TDD: 711)

**Albanian (Shqip):** Nëse keni pyetje në lidhje me këtë dokument, keni të drejtë të merrni falas ndihmë dhe informacion në gjuhën tuaj. Për të kontaktuar me një përkthyes, telefononi (833) 476-1459

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Arabic (العربية): إذا كان لديك أي استفسارات بشأن هذا المستند، فيحق لك الحصول على المساعدة والمعلومات بلغتك دون مقابل. للتحدث إلى مترجم، اتصل على 1459-476 (833).
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**Armenian (hայերեն).** Եթե այս փաստաթղթի հետ կապված հարցեր ունեք, դուք իրավունք ունեք անվձար ստանալ օգնություն և տեղեկատվություն ձեր լեզվով։ Թարգմանչի հետ խոսելու համար զանգահարեք հետևյալ հեռախոսահամարով՝ (833) 476-1459։

Bassa (Băsóò Wùdù): Mì dyi dyi-diè-dè bě bédé bá céè-dè nìà kɛ dyí ní, ɔ mò nì dyí-bèdèìn-dè bé mì ké gbo-kpá-kpá kè bỗ kpɔ̃ dé mì bídí-wùdùǔn bó pídyi. Bé mì ké wudu-zììn-nyò dò gbo wùdù kɛ, dá (833) 476-1459.

Bengali (বাংলা): যদি এই নখিপত্রের বিষয়ে আপনার কোনো প্রশ্ন খাকে, তাংলে আপনার ভাষায় বিনামূল্য সাহায্য পাওয়ার ও তথ্য পাওয়ার অধিকার আপনার আছে। একজন দোভাষীর সাথে কথা ব্লার জন্য (৪33) 476-1459 –তি কল করুন।

Burmese (မြန်မာ): ဤစာရွက်စာတမ်းနှင့် ပတ်သက်၍ သင့်တွင် မေးမြန်းလိုသည်များရှိပါက အချက်အလက်များနှင့် အကူအညီကို အခကြေးငွေ ပေးစရာမလိုပဲ သင့်ဘာသာစကားဖြင့် ရယူနိုင်ခွင့် သင့်တွင် ရှိပါသည်။ စကားပြန် တစ်ဦးနှင့် စကားပြောနိုင်ရန် ဖု (833) 476-1459 သို့ ခေါ် ဆိုပါ။

Chinese (中文): 如果您對本文件有任何疑問,您有權使用您的語言免費獲得協助和資訊。如需與譯員通話,請致電(833) 476-1459。

Dinka (Dinka): Na non thiëëc në ke de ya thorë, ke yin non lon bë yi kuony ku wer alëu bë geer yic yin ne thon du ke cin weu taauë ke piny. Te kor yin ba jam wenë ran ye thok geryic, ke yin col (833) 476-1459.

**Dutch (Nederlands):** Bij vragen over dit document hebt u recht op hulp en informatie in uw taal zonder bijkomende kosten. Als u een tolk wilt spreken, belt u (833) 476-1459.

Farsi (فارسي): در صورتی که سؤالی پیرامون این سند دارید، این حق را دارید که اطلاعات و کمک را بدون هیچ (فارسی): در صورتی که سؤالی پیرامون این سند دارید، این حق را دارید که اطلاعات و کمک را بدون هیچ (833) تماس بگیرید، هزینه ای به زبان مادریتان دریافت کنید، برای گفتگو با یک مترجم شفاهی، با شماره

French (Français): Si vous avez des questions sur ce document, vous avez la possibilité d'accéder gratuitement à ces informations et à une aide dans votre langue. Pour parler à un interprète, appelez le (833) 476-1459.

**German (Deutsch):** Wenn Sie Fragen zu diesem Dokument haben, haben Sie Anspruch auf kostenfreie Hilfe und Information in Ihrer Sprache. Um mit einem Dolmetscher zu sprechen, bitte wählen Sie (833) 476-1459.

**Greek (Ελληνικά)** Αν έχετε τυχόν απορίες σχετικά με το παρόν έγγραφο, έχετε το δικαίωμα να λάβετε βοήθεια και πληροφορίες στη γλώσσα σας δωρεάν. Για να μιλήσετε με κάποιον διερμηνέα, τηλεφωνήστε στο (833) 476-1459.

Gujarati (ગુજરાતી): જો આ દસ્તાવેજ અંગે આપને કોઈપણ પ્રશ્નો હોય તો, કોઈપણ ખર્ય વગર આપની ભાષામાં મદદ અને માહિતી મેળવવાનો તમને અધિકાર છે. દુભાષિયા સાથે વાત કરવા માટે, કોલ કરો (833) 476-1459.

Haitian Creole (Kreyòl Ayisyen): Si ou gen nenpòt kesyon sou dokiman sa a, ou gen dwa pou jwenn èd ak enfòmasyon nan lang ou gratis. Pou pale ak yon entèprèt, rele (833) 476-1459.

Hindi (हिंदी): अगर आपके पास इस दस्तावेज़ के बारे में कोई प्रश्न हैं, तो आपको निःशुल्क अपनी भाषा में मदद और जानकारी प्राप्त करने का अधिकार है। दुभाषिये से बात करने के लिए, कॉल करें(833) 476-1459

**Hmong (White Hmong):** Yog tias koj muaj lus nug dab tsi ntsig txog daim ntawv no, koj muaj cai tau txais kev pab thiab lus qhia hais ua koj hom lus yam tsim xam tus nqi. Txhawm rau tham nrog tus neeg txhais lus, hu xov tooj rau (833) 476-1459.

Igbo (Igbo): O bụr ụ na ị nwere ajujụ o bụla gbasara akwukwo a, ị nwere ikike inweta enyemaka na ozi n'asusu gi na akwughi ugwo o bula. Ka gi na okowa okwu kwuo okwu, kpọo (833) 476-1459.

**Ilokano** (**Ilokano**): Nu addaan ka iti aniaman a saludsod panggep iti daytoy a dokumento, adda karbengam a makaala ti tulong ken impormasyon babaen ti lenguahem nga awan ti bayad na. Tapno makatungtong ti maysa nga tagipatarus, awagan ti (833) 476-1459.

Indonesian (Bahasa Indonesia): Jika Anda memiliki pertanyaan mengenai dokumen ini, Anda memiliki hak untuk mendapatkan bantuan dan informasi dalam bahasa Anda tanpa biaya. Untuk berbicara dengan interpreter kami, hubungi (833) 476-1459.

Italian (Italiano): In caso di eventuali domande sul presente documento, ha il diritto di ricevere assistenza e informazioni nella sua lingua senza alcun costo aggiuntivo. Per parlare con un interprete, chiami il numero (833) 476-1459

**Japanese (日本語):** この文書についてなにかご不明な点があれば、あなたにはあなたの言語で無料で支援を受け情報を得る権利があります。通訳と話すには、(833) 476-1459 にお電話ください。

Khmer (ខ្មែរ)៖ បើអ្នកមានសំណួរផ្សេងទៀតអំពីឯកសារនេះ អ្នកមានសិទ្ធិទទួលជំនួយនិងព័ត៌មានជាភាសារបស់អ្នកដោយឥតគិតថ្លៃ។ ដើម្បីជជែកជាមួយអ្នកបកប្រែ សូមហៅ(833) 476-1459

**Kirundi (Kirundi):** Ugize ikibazo ico arico cose kuri iyi nyandiko, ufise uburenganzira bwo kuronka ubufasha mu rurimi rwawe ata giciro. Kugira uvugishe umusemuzi, akura (833) 476-1459.

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